



John Garamendi, Insurance Commissioner
California Department of Insurance

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BE PREPARED FOR DISASTER

▪ **Get Informed**

- Don't wait! Find out for yourself what kinds of disasters your community is likely to experience. Take the time right now to talk to neighbors, local authorities, and others around you – especially if you are new to an area.

▪ **Make a Plan**

- Natural disasters can happen suddenly, and for most Californians, it's only a matter of time before they are affected. Don't be caught without a basic plan of action that contains emergency phone numbers, a map of the safest route from your home or business to high ground; arrangements for housing in the event you need to evacuate your home; emergency meeting places and shelters, and phone numbers in case family members are separated; how and when to turn off gas, electricity and water lines.

▪ **Home Inventory**

- If your home was suddenly badly damaged or destroyed, would you know what to tell your insurance company about what you have lost? Document your assets, take pictures, and keep copies of important documents in a safe place. This kind of information can be invaluable after a devastating loss.

▪ **Build a Preparedness Kit**

- Think about what your family (including pets) will need if you suddenly needed to leave your home. Prepare an emergency supply kit that contains things like non-perishable foods, water (and/or water purification), clothing, cash, battery-powered appliances, such as a radio, etc. You will also need contact information for your insurance agent and possibly the local Office of Emergency Services.

▪ **Are You Adequately Insured?**

- It is smart to routinely assess your insurance protection and make sure you have enough. Make sure your insurance covers losses your area may be prone to experience. For example, your Homeowners' insurance does not cover flood loss, but most homeowners' insurance agents also sell flood insurance. Anyone can get flood insurance, even if you are located in an area not mapped as a flood plain. Learn more at www.floodsmart.gov.

(MORE)

DISASTER RESOURCES

FEMA (Federal Emergency Management Agency)	800-621-FEMA (3362) http://www.fema.gov
American Red Cross	http://www.redcross.org
California Office of Emergency Services	http://www.oes.ca.gov
Emergency Medical Services Authority	http://www.emsa.ca.gov
County Office of Emergency Services	Varies by county
National Weather Service Weather Advisories	http://iwin.nws.noaa.gov/iwin/ca/warnings.html

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